

Fill in this information to identify the case:	
Debtor 1	Jose Gasper Rosario
Debtor 2	(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania	
Case Number 24-14619	

Official Form 410S1 Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: PNC Bank, N.A.
Last four digits of any number you use to identify the debtor's account 3380

Court claim no. (if known): NA

Date of payment change:

Must be at least 21 days after date 02/17/2025 of this notice

New total payment: \$485.23
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Interest Rate Change _____

Current interest rate 10.84%

New interest rate: 10.59%

Current principal and interest payment: \$512.71

New principal and interest payment: \$485.23

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: <option> _____

Current mortgage payment: _____ New mortgage payment: _____

Debtor 1 Jose Gasper Rosario
First Name Middle Name Last Name

Case number (if known) 24-14619

Part 3: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lucy Miller
Signature

Date 01/24/2025

Print: Lucy Miller

Title: Support Specialist

Company PNC Bank, National Association

Address: P.O. Box 94982

Cleveland, OH 44101-0570

Contact Phone: 1-800-642-6323

Contact Phone: 1-800-642-6323 Email: Bankruptcy@pnc.com

U.S. Bankruptcy Court
Eastern District of Pennsylvania
(Reading)

IN RE: Jose Gasper Rosario	Case No 24-14619 Judge Patricia M. Mayer Chapter 13
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CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, here by certify that, on 01/24/2025, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: CHARLES LAPUTKA
Trustee: SCOTT F. WATERMAN [Chapter 13]
Office of the United States Trustee

Further, I certify that, on 01/24/2025, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail first class Postage prepaid and properly addressed, to the following at the address shown below:

Jose Gasper Rosario
2705 Guyton St.
Easton, PA 18045

By: /s/ Lucy Miller
Lucy Miller
PNC Bank, N.A.
PO Box 94982
Cleveland OH 44101
855-245-3814